



Order Filed on May 13, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

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Fairfield, NJ 07004

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Attorneys for Secured Creditor

Shauna Deluca, Esq. (SD-8248)

In Re:

Collin A Abraham,

Debtor.

Kelly A Abraham,

Joint Debtor.

Case No.: 18-30417-RG

Chapter: 13

Hearing Date: May 5, 2021

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF FROM THE
AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: May 13, 2021

A handwritten signature in cursive script that reads "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Secured Creditor: JPMorgan Chase Bank, N.A.

Secured Creditor's Counsel: Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Debtors' Counsel: Low & Low

Property Involved ("Collateral"): 2006 Mercedes-Benz CLS-CLASS

VIN: WDDDJ75X96A056847

Relief sought: ■ Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Secured Creditor's Motion is resolved, subject to the following conditions:

1. The Debtors' account matured on April 2, 2019. A total balance of \$3,260.33 is due.
2. The amount of \$3,260.33 shall be capitalized into the Debtors' Chapter 13 plan. Debtors must file a Modified Plan, if not already completed, within fifteen (15) days of the entry of this Order. The Debtors' monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the plan in accordance with this order.
3. This Order shall be incorporated into and become part of any Order Confirming Plan in the herein matter.
4. The parties agree that this Order in no way alters, amends, or invalidates any applicable bankruptcy remedies afforded to them.
5. In the event the Debtors convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay.
6. The Applicant is awarded attorney fees of \$350.00 and costs of \$188.00 payable through the Chapter 13 Plan.

In re:
Collin A Abraham
Kelly A Abraham
Debtors

Case No. 18-30417-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 13, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Collin A Abraham, Kelly A Abraham, 23 Connel Drive, West Orange, NJ 07052-1335

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2021 at the address(es) listed below:

Name	Email Address
Aleksander Piotr Powietrzynski	on behalf of Creditor JPMORGAN CHASE BANK N.A. alex@winstonandwinston.com
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James Lewis	on behalf of Creditor Business Resource & Investment Service Center jlewis@chasanlaw.com hchaudry@thepglaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Specialized Loan Servicing LLC rsolarz@kmlawgroup.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org

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Total Noticed: 1

Russell L. Low

on behalf of Joint Debtor Kelly A Abraham ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Russell L. Low

on behalf of Debtor Collin A Abraham ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Sindi Mncina

on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10